

The ASA "Sky" Bank System



Traditionally, banks have thrived by capitalizing on the interest earned from providing loans and strategically investing the funds deposited in various accounts, offering a modest return to account holders. To establish Sky Banks as a thriving financial institution, it's imperative that we implement strategic policies that not only bolster these income-generating avenues but also entice our current members to entrust their financial accounts with us.

Our approach revolves around creating a financial ecosystem where both our institution and our members mutually benefit. To achieve this, we'll focus on crafting policies that promote prudent lending practices, ensuring that the interest income from loans remains a cornerstone of our profitability. Simultaneously, we will strategically invest deposited funds in opportunities that provide stable returns, safeguarding the financial health of our members' accounts.

In parallel, we recognize the importance of offering compelling incentives and benefits to our valued members. These incentives may include competitive interest rates on savings accounts, attractive terms on loans, or innovative investment opportunities. By doing so, we aim to not only retain our current members but also attract new clientele looking for a financial institution that prioritizes their financial well-being.

In essence, our mission is to establish Sky Banks as a trusted financial partner that not only preserves and grows the wealth of our members but also fosters financial prosperity through a symbiotic relationship.

Page 1) In order to ensure that 3rd class banks won't be failing in members of the project we will propose a policy where these banks will have to keep their monetary assets on the bank of Sky. They will have to keep 20% of their assets as reserve monetary deposits in order to make sure they won't run out of money which would be horrible. The 20% can only be touched on extreme cases when the banks are running out of monetary assets and need to use it quickly such as a mass amount of monetary pulls.

Page II) Nations within the project are offered to place their national Treasury/Funds on this bank which would be built on their nation aswell. They can move them out anytime and have direct access to the account. This would however benefit them as we are starting out a program for national development and investments.

Investment Program) With all the 3rd banks and countries deposits we can use these to start out investments on countries and give back percentages to nations. As an example: Albania deposits it's Treasury into the bank. They are immediately qualified for investment efforts, after that the bank will use funds from the deposits. The investment may be anything from urbanization effort for sales of housing profit (unless the country has a housing program) to investments towards minerals and expanding the nation's resources. But it's not over, even after the investments all accounts which were used will receive those funds back and a percentage of interest as a reward.

Page III) True Statistics:

Due to the fact that the bank is just starting out, the interest rates may be a little 'off'. From investments accounts would get an interest rate + what the banks took from their account.

Interest rates from Investments: 5%

Interest rates from Loans: 8%

However members that have accounts in the bank will enjoy a reduction in loan interests of 2% making loan interests to members only 6%.

Page IV) The bank is only allowed to members of the economic project. Any other country which isn't associated with the alliance won't be accepted. For obvious reasons we require that every country that joins the alliance allows the banks to be constructed in their nation, in the end the bank has no other goal aside for the greater good of the alliance.

Page V) The bank will not use funds that are associated to a current ongoing event. We require that we are given access to have vision over the funding events of every account. We do not wish to ruin any ongoing effort from anyone, so this is only necessary.

Page VI) The bank will have a lot of materials after investments (Refer to Page II), so we will cooperate with the treaty deposits in the HQ based nation to store our materials. In any case of need the bank would agree that 20% of our total materials deposited to be used in cases of emergency.

Page VII) Investments do not prioritize anyone. They are done through a list which variates through letters and names of countries. If a country starts with A it would be first and so on. However there are cases where there would be a immediate investment

needed. All members can apply to prioritize a country ignoring the list for a turn, but after that the list will continue.

Tax works) These are the taxes that the sky Bank imposes upon economic transactions:

Transactions between companies: 2\$ will be paid as commission to the bank.

Transactions from nations: 1% of the total amount.

Bank Transactions: 1% of the total amount.

Page VIII) Investment Stock Departaments:

Investment Departaments work like this: Any person may go here and file a certain amount of money they wish to invest. When enough money is accumulated, it will go towards a investment which would variate from themelating a company to investing in expanding mineral extraction. However many nations may follow strict centralization policies, so we ask that they hold on towards the institution and be calm, the investments will be counted as property of the Sky Bank only for around 5 years and the profits will be shared around 55% with 45% as the monetary institution needs to expand its worth. But when those 5 years are over the investments will be passed to the state.

If this kind of investment department already exists in a nation, this shall be ignored in them.

Page IX) In order to maintain stable development and distribution of funds into projects the bank will only do 2 investments per year maximum. This is done in order to not go overboard with the spending and in order to make sure that we have enough time to finish one project before starting another, after all our main priority is success. And your success is our success.

Page X) All higher entities members of Sky Banks that are on the level of Macro economy are requested to keep a security fund of a surplus of each department in Sky Banks which will be partly used and returned via the current active interest. The only way for this fund to be drawn would be via a ongoing problem.

Credit Cards) The Sky Bank offers a variety of Credit Cards to help nations expand. They will pay with interest in the end of every month however but it's a easy arguable price.



There are three types of cards we offer and each have three sections. The Urbanization Card, The Development Card and The Militarization card. They each range from 3 types, the gold, silver, bronzium cards. The higher the rank the more you will be allowed to spend. However the only way to get one is to apply for it and discuss on interest rates.

Members) Official members recognizable on the international stage that are officially on our plan. Organized Alphabetically.

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Sky Banks, your future starts now.

Economic Recovery and Growth Action Plan

Closing the Gap in One Generation

